Please amend Claims 1-14, and add Claims 15-18, as indicated below. The following is a complete listing of claims and replaces all prior versions and listings of claims in the present application:

1. (currently amended) A method of encouraging user savings, said method including:

receiving user financial information, wherein ~~said~~ the financial information includes ~~at least one of~~ user income information related to user income, user income source information related to ~~a~~ user income ~~sources,~~ source, user debt information related to ~~a~~ user ~~debts~~ debt to ~~a~~ ~~payees~~ payee, and user goal information related to ~~a~~ user ~~goals;~~ goal;

establishing a payment hierarchy using the received financial information, wherein ~~said~~ the payment hierarchy includes at least a portion of ~~said~~ the user income allocated to ~~said~~ a user savings account and a portion of ~~said~~ the user income allocated to ~~said~~ the user ~~debts;~~ debt;

acquiring user income; and[[,]]

transferring at least a portion of ~~said~~ the user income, based at least in part upon ~~said~~ the payment hierarchy, to at least one of: the user savings account and the payee.

2. (currently amended) The method of claim 1, wherein ~~said~~ the transferring step includes transferring at least a portion of ~~said~~ the user income to the user savings account ~~at least one of~~ prior to, during, ~~and~~ or after transferring user income to ~~certain~~ the user ~~debts.~~ debt.

3. (currently amended) The method of claim 1, wherein ~~said~~ the transferring step includes transferring at least a portion of ~~said~~ the user income to the user savings account ~~at least one of~~ at

a predetermined time period, before payment of certain bills, after payment of certain bills, ~~and~~ or after a random time period.

4. (currently amended) The method of claim 1, wherein ~~said~~ the transferring step includes transferring at least a portion of ~~said~~ the user income to the user savings account based upon user purchase data.

5. (currently amended) The method of claim 1, wherein ~~said~~ the transferring step includes transferring at least a portion of ~~said~~ the user income to the user savings account based upon user purchase data, wherein said purchase data includes at least one of: a dollar amount, a percentage of purchase amount, and a number of transactions.

6. (currently amended) The method of claim 1, wherein ~~said~~ the transferring step includes transferring at least a portion of ~~said~~ the user income to the user savings account ~~at least one of~~ after sufficient funds are available in user account, on a certain date, upon a certain amount of funds being transferred to user account, based upon user criteria, based upon a user override selection, ~~and~~ or based upon ~~user's~~ historical user selections.

7. (currently amended) The method of claim 1, wherein ~~said~~ the transferring step includes transferring at least a portion of ~~said~~ the user income to at least one charity.

8. (currently amended) The method of claim 1, wherein ~~said~~ <u>the</u> transferring step includes transferring at least a portion of ~~said~~ <u>the</u> user income to at least one charity based upon ~~said~~ <u>the</u> payment hierarchy.

9. (currently amended) The method of claim 1, wherein ~~said~~ <u>the</u> step of transferring user income includes transferring at least a portion of ~~said~~ <u>the</u> user income and payment hierarchy information to an automatic bill payment system.

10. (currently amended) The method of claim 1, wherein ~~said~~ <u>the</u> step of transferring user income includes transferring at least a portion of ~~said~~ <u>the</u> user income and selected payee information to an automatic bill payment system.

11. (currently amended) The method of claim 1, wherein ~~said~~ <u>the</u> step of transferring user income includes transferring at least a portion of ~~said~~ <u>the</u> user income and payment hierarchy information to an automatic bill payment system, and ~~allowing said~~ <u>enabling the</u> user to <u>perform</u> at least one of <u>the following:</u> select bills to be paid and to select a date for a bill to be paid.

12. (currently amended) The method of claim 1, wherein ~~said~~ <u>the</u> step of transferring user income further includes transferring at least a portion of ~~said~~ <u>the</u> user income by at least one of<u>:</u>

    prompting ~~said~~ <u>the</u> user to transfer user income,

    prompting ~~said~~ <u>the</u> user to select a particular transfer of funds,

    providing at least one<u>:</u> of cash and <u>a</u> negotiable instrument to at least one of<u>:</u> ~~said~~ <u>the</u> user, <u>a</u> guardian<u>,</u> and <u>a</u> third party,

withdrawing funds from ~~said~~ the user account and depositing the funds in a third party

account,

transferring ~~said~~ the user income to a financial instrument, and

placing ~~the~~ selected funds in a pooled account.

13. (currently amended) The method of claim 1, wherein ~~said~~ the step of transferring user

income further includes transferring at least a portion of ~~said~~ the user income to a financial

instrument, and sending ~~said~~ the financial instrument to ~~said~~ the user at predetermined intervals.

14. (currently amended) The method of claim 1 wherein ~~said~~ the step of transferring ~~said~~ the

user income includes ~~allowing~~ enabling ~~said~~ the user to initiate transfer ~~said~~ of the user income

to ~~said~~ the ~~payees.~~ payee.

15. (New) The method of claim 1, wherein said user financial information includes user income

source information related to a plurality of user income sources.

16. (New) The method of claim 1, wherein said user financial information includes user debt

information related to a plurality of user debts to a plurality of payees.

17. (New) The method of claim 1, wherein establishing the payment hierarchy includes

assigning a first priority to the portion of user income allocated to the user savings account and

assigning a second priority to the portion of user income allocated to the user debt.

18. (new) The method of claim 17, wherein the first priority assigned to the portion of user income allocated to the user savings account is greater than the second priority assigned to the portion of user income allocated to the user debt.